



ACROSS

2. The section of the Property policy that pays for damages that you may have unintentionally caused; it also pays for personal damage or injuries to others.. **A: LIABILITY**
3. You must be able to suffer a financial loss; basically you have to own something to get insurance on it. **A: INSURABLE INTEREST**
4. Auto insurance coverage that pays you if your car is stolen or for any acts of nature. **A: COMPREHENSIVE**
5. Your auto insurance pays you for your injuries if the other person does not have insurance. **A: UNINSURED MOTORIST**
11. The section of the Property policy the provides coverage for the current price or book value of the thing that is lost or damaged. **A: ACTUAL CASH VALUE**
12. The section of the Property policy the provides coverage for the amount it would cost to go out and replace your lost or damaged item. **A: REPLACEMENT COST**
13. When you have a claim you must be able to prove that you owned the item stolen or damaged. **A: PROOF OF LOSS**
14. The chance that you will suffer a financial loss. **A: RISK**
15. The transfer of risk to an insurance company and the sharing of the costs of a loss or accident. **A: INSURANCE**

DOWN

1. If you didn't want to carry an "insurance policy", what is the amount of Financial Responsibility you would need to have.
A: SIXTY THOUSAND
4. Your damages may be reduced by the percentage that you are at fault in a loss.
A: COMPARATIVE FAULT
6. Auto insurance coverage that pays you to fix your car if you are at fault of an accident or the other guy doesn't have insurance.
A: COLLISION
7. Being able to pay for the damage that you are legally liable for.
A: FINANCIAL RESPONSIBILITY
8. Good driver, Good student, Member, Multiple Policies are things that can bring down the cost of insurance.
A: DISCOUNTS
9. Clause in your insurance policy that states that you will pay for a specific amount of a claim before the company pays.
A: DEDUCTIBLE
10. Auto, Home, Apartment insurance policies do not have this, but Health and Life insurance policies are required to have this.
A: GRACE PERIOD

For More information about insurance visit the Missouri Department of

Insurance's Teen website at

Insurance.mo.gov/consumer/teens

